Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 44

### United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

									'			
Name of Debtor (if individual, enter Last, First, Middle):							Name of Joint Debtor (Spouse) (Last, First, Middle)					
В	assm	naji, Jo	oseph	Hann	a		Ва	ssmaj	i, Ellen	, Kenr	nan	
All Other Names u and trade names):		Debtor in the	e last 8 years	(include ma	rried, maider	n All C maid	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of S (if more than one, s	Soc. Sec. o state all) *	r Individual-Ta	axpayer I.D. <b>3203</b>	(ITIN) No./Co	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-2931					
Street Address of	Debtor (No	o. & Street, Ci	ty, and State	e):		Stree	t Address of Joi	nt Debtor (No.	& Street, City	, and State):		
9808 Eden Avenue							08 Eden	Avenue				
Schiller Park IL 60176							hiller Par	k IL			60176	•
County of Residence or of the Principal Place of Business:							nty of Residence	or of the Princ	cipal Place of I	Business:		
		CO	OK						соок			
Mailing Address of Debtor (if different from street address)						Mailir	ng Address of Jo	oint Debtor (if c	different from s	street addres	s):	
Location of Principal Assets of Business Debtor (if different from street address above):												
Type of Debto	r (Form of (	Organization)	ı	Nature of Bu (Check one I		Cha	pter of Bankru	ptcy Code Un	der Which th	e Petition is	Filed (Check one	e box)
		oint Debtors)	a	Care Busine			Chapter 7		15 Petition fo	or Recognition		
	D on page 2 on (includes	s LLC & LLP)	define	e Asset Real ed in 11 U.S.0		.	Chapter 9 Chapter 11	eign Main Pro	oceeding			
l _ `	•	J LLO W LLI )	Railro	ad	- 0 - (	·   - `	Chapter 12	15 Petition fe	or Recognition			
☐ Partnership	p			broker nodity Broker			☐ Chapter 13 of a Foreign Nonmain Proceeding					
Other (If do	ebtor is no ities, check		I	ing Bank			Nature of Debts (Check one Box)					
	type of enti		☐ Other	•			■ Debts are primarily consumer □ Debts are primarily business					
				Tax-Exempt		_	lebts, defined in	11 U.S.C.	deb		•	
				heck box, if ap r is a tax-exe			§ 101(8) as "incu ndividual primari	•				
			organ	ization under	Title 26 of the	ne p	ersonal, family,	•				
				d States Code nue Code).	e (the Interna	al p	ourpose."					
		Filing Fee (C	heck <b>one</b> box)			Chasl	k ana hay	Cha	pter 11 Debt	ors		
Filing Fee attac	ched						Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
							☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					)
Filing Fee to be signed applicat						Cileci	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
unable to pay f				, 0			Debtor's aggregationsiders or afflia				laing aepts owed	סז נ
☐ Filing Fee wavi	ier reauest	ed (applicable	e to chapter	7 individuals	onlv). Must	Che	Check all applicable boxes:					
attach signed a	•		•		• /		A plan is being f	-		atition from o	ne of more class	202
							of creditors, in a				ne of more class	103
Statistical/Admir										This space	e is for court use o	only
☐ Debtor estimat ☐ Debtor estimat funds available	tes that, af	ter any exemp	ot property is	excluded an			ses paid, there w	vill be no				
Estimated Number	of Creditors											
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000			
_	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	1 \$100,000,001	\$500,000,001	☐ More than			
	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities	s 🗆											
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,00	1 \$100,000,001	\$500,000,001	More than			
\$50,000	\$100,000	\$500,000	to \$1	to \$10 million	to \$50	to \$100 million	to \$500	to \$1billion	\$1 billion			

Case 09-47257 Doc 1 Filed 12/15/09

B1 (Official Form 1) (1/08) Document Entered 12/15/09 11:40:44 Desc Main Document Page 2 of 44 Name of Debtor(s)

Bassmaji, Joseph Hanna

Ellen Kennan Bassmaji Voluntary Petition
This page must be completed and filed in every case)

	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach addition	al sheet)				
Location Where Fil None	ed:	Case Number:	Date Filed:				
None							
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, a	attach additional sheet)				
Name of Debtor:  None		Case Number:	Date Filed:				
District:		Relationship:	Judge:				
forms 10K an pursuant to S 1934 and is re	Exhibit A eted if debtor is required to file periodic reports (e.g., d 10Q) with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of equesting relief under chapter 11.)  A is attached and made a part of this petition.	(To be completed if debtor is an individual, the attorney for the petitioner named in have informed the petitioner that [he or sor 13 of title 11, United States Code, and each such chapter. I further certify that I required by 11 USC § 342(b).	he] may proceed under chapter 7, 11, 12 I have explained the relief available under				
		Ross T Brand	Dated: 12/14/2009				
	btor own or have possession of any property that poses or is alleged and Exhibit C is attached and made a part of this petition.		lable narm to public nealth or sarety?				
Exhibit  If this is a	To be completed by every individual debtor. If a joint petition is file D completed and signed by the debtor is attached and made a para joint petition:  D also completed and signed by the joint debtor is attached and m	t of this petition.	n a separate Exhibit D.)				
	<del>-</del>	nger part of such 180 days than in an general partner, or partnership pend incipal place of business or principal ess or assets in the United States but	ing in this District.  assets in the United is a defendant in an action				
	Certification by a Debtor Who Reside	es as a Tenant of Residentia	I Property				
	· · · · · · · · · · · · · · · · · · ·						
	following.)  (Name of landlord that obtained judgment	t)					
	(Address of Landlord)						
_	Debtor claims that under applicable nonbankruptcy law, permitted to cure the entire monetary default that gave repossession was entered, and						
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.	court of any rent that would become d	lue during the 30-day				
	Debtor certifies that he/she has served the Landlord with	n this certification. (11 U.S.C. § 362(1)	)				

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 44

#### **Voluntary Petition**

This page must be completed and filed in every case)

#### Name of Joint Debtor(s)

Bassmaji, Joseph Hanna Ellen Kennan Bassmaji

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Joseph Hanna Bassmaji Joseph Hanna Bassmaji

Dated: 12/01/2009

/s/ Ellen Kennan Bassmaji Ellen Kennan Bassmaji

Dated: 12/01/2009

#### Signature of Attorney

/s/ Ross T Brand

Signature of Attorney for Debtor(s)

#### Ross T Brand

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 12/14/2009

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



<sup>\*</sup> In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

## Document Page 4 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 12/01/2009 /s/ Joseph Hanna Bassmaji
Joseph Hanna Bassmaji



Sign & Date Here

## Document Page 5 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of

the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

I certify under penalty of perjury that the information provided above is true and correct.

participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

Dated: 12/01/2009 \_\_\_\_

does not apply in this district.

/s/ Ellen Kennan Bassmaji
Ellen Kennan Bassmaji

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

Sign & Date Here

PFG Record # 416564

## Document Page 6 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED				
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$231,500	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$11,850	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$214,232	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$68,950	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,838		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,838		
TOTALS	\$ 243,350 TOTAL ASSETS	\$ 283,182 TOTAL LIABILITIES					

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 7 of 44

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,838.14
Average Expenses (from Schedule J, Line 18)	\$ 2,838.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 4,925.92

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 68,950.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 68,950.00

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Page 8 of 44 Document

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
9808 Eden Avenue Schiller Park, IL 60176 - (Debtors primary residence)	Fee Simple	J	\$ 231,500	\$ 214,232

**Total Market Value of Real Property** 

\$231,500.00 (Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 PFG Record # 416564

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with Bank Of America		\$	200
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, piano, tools, computer	J	\$	3,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	100
06. Wearing Apparel		Necessary wearing apparel.	J	\$	450
07. Furs and jewelry.	X				
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.					
		Term Life Insurance - No Cash Surrender Value.	Н	\$	0
		Term Life Insurance - No Cash Surrender Value.	Н	\$	0 Page 1 of 3

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or					
10. Annuities. Itemize and name each issuer.	X								
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X								
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.									
22. Patents, copyrights and other intellectual		Anticipated 2009 Federal & State Income Tax Refunds	J	\$ 1,600					
property. Give particulars.  23. Licenses, franchises and other general	X								
intangibles.	X								
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X								
PFG Record # 416564									

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C H W	Debtor's Property Deduct	Value of Interest in Without ing Any Claim or		
25. Autos, Truck, Trailers and other vehicles and accessories.							
		2001 Jeep Grand Cherokee Laredo with over 150,000 miles		\$	4,000		
		1998 Volvo S70 with over 254,000 miles (not running)		\$	1,500		
		1995 Nissan Sentra with over 140,000 miles		\$	500		
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		Total (Report also on Summary of Schedules)		\$11	1,850		

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 12 of 44 UNITED STATES BANKRUPTCY COURT

### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875					

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
9808 Eden Avenue Schiller Park, IL 60176 - (Debtors primary residence)	735 ILCS 5/12-901	\$ 30,000	\$ 231,500
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking account with Bank Of America	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, piano, tools, computer	735 ILCS 5/12-1001(b)	\$ 3,500	\$ 3,500
05. Books, pictures and other art objects, antiques, stamp, coin,			
record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 450	\$ 450
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims.  Give estimated value of each.			
Anticipated 2009 Federal & State Income Tax Refunds	735 ILCS 5/12-1001(b)	\$ 1,600	\$ 1,600
25. Autos, Truck, Trailers and other vehicles and accessories.			
2001 Jeep Grand Cherokee Laredo with over 150,000 miles	735 ILCS 5/12-1001(c)	\$ 4,800	\$ 4,000
1998 Volvo S70 with over 254,000 miles (not running)	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
DEC Docord # <b>416564</b>		rial Form 6C) (12/	07) Page 1 of 2

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 13 of 44 UNITED STATES BANKRUPTCY COURT

### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

COUEDIUE O BEODE	DTV OLABACO CVC	ADT	
Debtor claims the exemptions to which debtor is entitled u (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		claims a home	stead exemption
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
1995 Nissan Sentra with over 140,000 miles	735 ILCS 5/12-1001(b)	\$ 500	\$ 500

B6C (Official Form 6C) (12/07) Page 2 of 2 PFG Record # 416564

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 14 of 44

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Codebtor Claim Unsecured \* Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If \*Value of Property Subject to Lien J Deducting **Including Zip and Account Number** Any \*Description of Property (See Instructions Above) C Value of Dates: 2007-2009 **Chase Manhattan Mortga** \$ 214,232 \$ 0 Nature of Lien: Mortgage Attn: Bankruptcy Dept. Market Value: \$ 231,500 10790 Rancho Bernardo Rd Intention: Reaffirm 524 (c) San Diego CA 92127 \*Description: 9808 Eden Avenue Schiller Acct No.: 4651796202587 Park, IL 60176 - (Debtors primary residence)

Total

\$ 214,232

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

# Document Page 15 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

PFG Record # 416564 B6E (Official Form 6E) (12/07) Page 1 of 1

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 16 of 44

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji / Debtors

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H & J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 Advance Radiology Consultants C/O ICS POB 1010 Tinley Park IL 60477 Acct #: 11519732		w	Dates: 2009 Reason: Medical Debt				\$ 20
2 Bank of America Bankruptcy Department PO Box 15168 Wilmington DE 19850 Acct #: 4313070121791690		Н	Dates: 2005 Reason: Credit Card or Credit Use				\$ 5,000

Record # 416564 B6F (Official Form 6F) (12/07) Page 1 of 7

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 17 of 44

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji / Debtors

In re

SCHEDIII F F.	CREDITORS HOLDING UNSECURED NON-PRIORITY (	CLAIMS
SCHEDULE 1 -	· CILLUITORS HOLDING CHSECURED HON-FIXION I I I	

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3 Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 09M1 175064		Н	Dates: 2000 Reason: Credit Card or Credit Use				\$ 16,250

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Michael D. Fine Bankruptcy Department 131 S. Dearborn St., floor 5 Chicago IL 60603

Clerk, First Mun Div Doc #09M1 175064 50 W. Washington St., Rm. 1001 Chicago IL 60602

4 CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: 4417121162518927	_	2000-2009 Credit Card or Credit Use	\$ 6,000
5 City of Chicago Bureau Parking Department of Revenue PO Box 88292 Chicago IL 60680 Acct #: 5114640570	H Dates: (Reason: F	09/2009 Fines	\$ 100
6 Diagnoistic Imaging Assoc Attn: Bankruptcy Dept. POB 68 Northbrook IL 60065 Acct #: 118328	_	2009 Medical Debt	\$ 65
7 Discover FIN SVCS LLC Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: XXXXX2931		2005-2009 Credit Card or Credit Use	\$ 15,450

Record # 416564 B6F (Official Form 6F) (12/07) Page 2 of 7

## Document Page 18 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Cre	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amou Cla		
8	Equifax Attn: Bankruptcy Dept. PO Box 740241 Atlanta GA 30374 Acct #: XXXXX8203			Dates: 2009 Reason: Notice Only				\$	0	
9	Experian Attn: Bankruptcy Dept. PO Box 2002 Allen TX 75013 Acct #: XXXXX8203			Dates: 2009 Reason: Notice Only				\$	0	
10	GEMB/Oldnavydc Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: 4479951612749992		W	Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 5	,500	
11	GEMB/SAMS CLUB Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: 7714110702743485		w	Dates: 2003-2009 Reason: Credit Card or Credit Use				\$ 3	,500	

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

NCO Financial Systems, Inc Bankruptcy Department 507 Prudential Rd. Horsham PA 19044

Record # 416564 B6F (Official Form 6F) (12/07) Page 3 of 7

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji / Debtors

In re

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
12 Glen Endoscopy Center Attn: Bankruptcy Dept. 2551 Compass Rd Glenview Nas IL 60026 Acct #: 2489M-000013745		W	Dates: 04/09 Reason: Medical Debt				\$ 550

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Transworld Systems Inc.
Bankruptcy Department
1375 E. Woodfield Rd Ste 110
Schaumburg IL 60173

13 Home Depot Bankruptcy Department PO Box 689100 Des Moines IA 50368-9100 Acct #: 6035320154925463	Н	Dates: 2008 Reason: Credit Card or Credit Use	\$ 3,800
14 HSBC/Carsn Attn: Bankruptcy Dept. Po Box 15521 Wilmington DE 19805 Acct #: 1054958161	w	Dates: 1993-2008 Reason: Credit Card or Credit Use	\$ 650
15 <u>Lutheran General Hospital</u> Bankruptcy Deparmtent 1775 Dempster St. Park Ridge IL 60068 Acct #: 328486451	W	Dates: 2009 Reason: Medical/Dental Services	\$ 560

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Harris & Harris, Ltd.
Bankruptcy Department
222 Merchandise Mart Plaza Ste 1900
Chicago IL 60654

Record # 416564 B6F (Official Form 6F) (12/07) Page 4 of 7

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 20 of 44 UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji / Debtors

In re

Record # 416564

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
16 NCC Business Services, Inc. Bankruptcy Department 3733 University Blvd. West Jacksonville FL 32217 Acct #: 2098688		w	Dates: 2009 Reason: Medical Debt				\$ 5,450		
17 Nordstrom FSB Attn: Bankruptcy Dept. Po Box 6565 Englewood CO 80155 Acct #: 4147210003135994		w	Dates: 2004-2009 Reason: Credit Card or Credit Use				\$ 1,900		
18 North Shore Cardiology Consult C/O Harvard Collection 4839 N. Elston Ave Chicago IL 60630 Acct #: 12222200		Н	Dates: 2008 Reason: Medical Debt				\$ 135		
19 Northwest Collectors C/O Village Of Rosemont 3601 Algonquin Rd., Ste. 500 Rolling Meadows IL 60008 Acct #: XXXXXXX8203		Н	Dates: 2009 Reason: Fines				\$ 200		
20 Northwest Pulmonary Assoc. Attn: Bankruptcy Dept. 7447 W. Talcott Ave Chicago IL 60631 Acct #: 1304580		Н	Dates: 2008 Reason: Medical Debt				\$ 205		
21 Northwest Suburban Urologist Attn: Bankruptcy Dept. 2976 Paysphere Cir Chicago IL 60674 Acct #: 61825		w	Dates: 2009 Reason: Medical Debt				\$ 25		
22 NW Infectious Disease Consult Attn: Bankruptcy Dept. 36490 Treasure Office Chicago IL 60694 Acct #: 29774		Н	Dates: 2009 Reason: Medical Debt				\$ 32		

B6F (Official Form 6F) (12/07) Page 5 of 7

# Document Page 21 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji / Debtors

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	ount of laim
23 Quest Diagnostics Bankruptcy Department PO Box 64804 Baltimore MD 21264 Acct #: 5986437892		W	Dates: 2009 Reason: Medical/Dental Services				\$	45

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

American Medical Collection DSO 2269 S. Saw MIII River Rd Elmsford NY 10523

24 Quest Diagnostics Bankruptcy Department PO Box 64804 Baltimore MD 21264 Acct #: 6126720095	H Dates: 2009 Reason: Medical/Dental Services	\$ 30
25 Resurrection Medical Center Attn: Bankruptcy Department 7435 W. Talcott Ave. Chicago IL 60631-3746 Acct #: C0926600568	H Dates: 2009 Reason: Medical/Dental Services	\$ 475
26 Rheumatic Disease Physicians Attn: Bankruptcy Dept. 150 N. River Rd Des Plaines IL 60016 Acct #: 22025	H Dates: 10/2009 Reason: Medical Debt	\$ 108
27 Target National Bank Bankruptcy Dept. PO Box 59317 Minneapolis MN 55459 Acct #: XXXXXXXXXXXXX8889	H Dates: 2005 Reason: Credit Card or Credit Use	\$ 2,900

Record # 416564 B6F (Official Form 6F) (12/07) Page 6 of 7

## Document Page 22 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
28 Transunion Attn: Bankruptcy Dept. PO Box 1000 Chester PA 19022 Acct #: XXXXX8203			Dates: 2009 Reason: Notice Only				\$ 0

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

B6F (Official Form 6F) (12/07)

\$ 68,950.00

### Document Page 23 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.

**Description of Contract or Lease and Nature of Debtor's** Interest. State whether Lease is for Non-Residential Real **Property. State Contract Number or** Any Government Contract.

[x] None

B6G (Official Form 6G) (12/07) PFG Record # 416564

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 24 of 44

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

ı		=	ı
ı			
ı			
ı			
ı			

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 416564 B6H (Official Form 6H) (12/07) Page 1 of 1

## UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

if there is only one debtor repeat total reported on line 15.)

Bankruptcy Docket #:

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEE	BTOR AND SPOUSE ~ RELATIONSHIP AND AGE			
Status: Married	Daughter age: 12 Son age: 18				
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT			
Occupation:	Field Adjuster	Unemployed			
Name of Employer:	Kingsway America Inc				
Years Employed	4 Years				
Employer Address:	150 Northwest Pt. Blvd				
City, State, Zip	Elk Grove Village, IL 60007	,			

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 3,583.36	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 3,583.36	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 638.28	\$ 0.00
b. Insurance	\$ 518.61	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,156.89	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,426.47	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income		
(Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 411.67
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,426.47	\$ 411.67
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,8	38.14

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 416564 B6I (Official Form 6I) (12/07) Page 1 of 1

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

## UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

3. Home Maintenance (repairs and upkeep)

Bankruptcy Docket #:

\$ 35.00

\$45.00

#### Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$1,928.00 a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [x] Yes [] No 2. Utilities: a. Electricity and Heating Fuel \$ 165.00 b. Water, Sewer, Garbage \$ c. Cellphone, Internet \$75.00 d. Other **Home Phone and Cable Television** \$ 30.00

4.	Food	\$ 300.00
5.	Clothing	\$ 25.00
6.	Laundry and Dry Cleaning	\$ -
7.	Medical and Dental Expenses	\$ -

8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 149.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 30.00
10. Charitable Contributions	\$ -
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -

11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	<b>\$</b> _
b. Life	Ψ-
c. Health	<b>\$</b> -

d. Auto	\$ 56.00
e. Other	\$-
12. Taxos (not doducted from wages or included in home mortgage nayments)	

12. Taxes (not	deducted from wages or included in nome mortgage payments)		
(Specify)	Federal or State Tax Repayments, Real Estate Taxes	\$ -	
(0)00)	,,		

13. Installment Payments: (In Chapter 11, 12, and 13 of	cases, do not list payments to be included in plan)	_
a. Auto		<b>\$</b> -
<ul> <li>b. Reaffirmation Payments</li> </ul>		\$ -
c. Other	\$-	<b>\$</b> -

14. Alimony, maintenance and support paid to others

5-

15. Payments for support of additional dependents not living at your home

\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

\$-

17. Other:	Haircuts, Hygiene, Eyecare, Meds	Newspaper/Mags & Postage/Banking	Tuition, Books & GLS Repay:	Childcare & Babysitting	Pet Care:	
	\$45.00	\$0.00	\$0.00	\$ -	\$ -	

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.
 10. Describe any increase (degrees in expenditures entisinated to easily within the year following the filing this degrees.)

19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None

20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly income from Line 15 of Schedule I	\$ 2,838.14
	b. Average monthly expenses from Line 18 above	\$ 2,838.00
	c. Monthly net income (a. minus b.)	\$ 0.14
	d. Total amount to be paid into plan monthly	\$ -

Record #: 416564 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 27 of 44

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

Bankruptcy Docket #:

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	12/01/2009	/s/ Joseph Hanna Bassmaji	X Date & Sign
		Joseph Hanna Bassmaji	
Dated:	12/01/2009	/s/ Ellen Kennan Bassmaji	X Date & Sign
		Ellen Kennan Bassmaji	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 28 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$45,331 2008: \$45,197 2007: \$46,766	Employment	
Spouse		
AMOUNT	SOURCE	

### Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 29 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANOIAE AI I AINO	
Spouse			
AMOUNT	SOURCE		
2009: \$0 2008: \$4,723 2007: \$5,576	Employment		
02. INCOME OTHER THAN FRO	M EMPLOYMENT OR OPERATION (	OF BUSINESS:	
the two years immediately preced spouse separately. (Married debto	ved by the debtor other than from empling the commencement of this case. Our filing under chapter 12 or chapter 12 parated and a joint petition is not filed	Give particulars. If a joint petition is f 3 must state income for each spous	iled, state income for each
AMOUNT	SOURCE		
2009: \$411.67/m 2008: \$0 2007L \$0	Unemployment Compensation		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS	<u>:</u>		
Complete a. or b. as appropriate,	and c.		
services, and other debts to any convalue of all property that constitute that were made to a creditor on an approved nonprofit budgeting a	OR(S) WITH PRIMARILY CONSUME creditor made within 90 days immediates or is affected by such transfer is no account of a domestic support obligation and creditor counseling agency. (Manaes whether or not a joint petition is file	ely proceeding the commencement t less than \$600.00. Indicate with a n or as part of an alternative repayment ried debtors filing under chapter 12 of	of this case if the aggregate n asterisk (*) any payments nent schedule under a plan by or chapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Chase Manhattan Mortga 10790 Rancho Bernardo Rd	Monthly	\$1,928	\$214,232

# Document Page 30 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

days immediately preceding the contransfer is not less than \$5,000 (Ma	mmencement of the case if the agarried debtors filing under chapter	DEBTS: List each payment or other transfer ggregate value of all property that constitute r 12 or chapter 13 must include payments a puses are separated and a joint petition is no	s or is affected by such nd other transfers by eac
Name and Address of Creditor	Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing
creditors who are or were insiders.	(Married debtors filing under cha	y preceding the commencement of this case of the property of the commencement of this case of the property of	ts be either or both
& Relationship to Debtor	of Payments	Transfers	Still Owing
		S, GARNISHMENTS AND ATTACHMENTS	
List all lawsuits & administrative pro this bankruptcy case. (Married deb whether or not a joint petition is filed	oceedings to which the debtor is control of the con	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)	ely preceding the filing of g either or both spouses
List all lawsuits & administrative pro this bankruptcy case. (Married deb whether or not a joint petition is filed CAPTION OF	oceedings to which the debtor is control of the con	or was a party within 1 (one) year immediate apter 13 must include information concerninted and a joint petition is not filed.)  COURT	ely preceding the filing of
List all lawsuits & administrative pro this bankruptcy case. (Married deb whether or not a joint petition is filed	oceedings to which the debtor is control of the con	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)	ely preceding the filing of g either or both spouses STATUS
List all lawsuits & administrative pro this bankruptcy case. (Married deb whether or not a joint petition is filed CAPTION OF SUIT AND	oceedings to which the debtor is control of the con	or was a party within 1 (one) year immediate apter 13 must include information concerninted and a joint petition is not filed.)  COURT  OF AGENCY	ely preceding the filing of g either or both spouses STATUS OF
List all lawsuits & administrative prothis bankruptcy case. (Married debywhether or not a joint petition is filed CAPTION OF SUIT AND CASE NUMBER  Chase Bank Vs Joseph Bassmaji 09M1 175064  04b. WAGES OR ACCOUNTS GAI process within (1) one year precedi	oceedings to which the debtor is control of the state of the spouses are separated, unless the spouses are separated, unless the spouses are separated.  NATURE  OF  PROCEEDING  Collections  RNISHED: Describe all property the state of this case.	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)  COURT  OF AGENCY  AND LOCATION  First Municipal Division	ely preceding the filing of g either or both spouses  STATUS  OF  DISPOSITION  Pending  under any legal or equite or chapter 13 must included.
List all lawsuits & administrative prothis bankruptcy case. (Married debwhether or not a joint petition is filed CAPTION OF SUIT AND CASE NUMBER  Chase Bank Vs Joseph Bassmaji 09M1 175064  04b. WAGES OR ACCOUNTS GAI process within (1) one year precedi information concerning property of	oceedings to which the debtor is control of the state of the spouses are separated, unless the spouses are separated, unless the spouses are separated.  NATURE  OF  PROCEEDING  Collections  RNISHED: Describe all property the state of this case.	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)  COURT OF AGENCY AND LOCATION  First Municipal Division Cook County  hat has been attached, garnished or seized se. (Married debtors filing under chapter 12	ely preceding the filing of g either or both spouses  STATUS  OF  DISPOSITION  Pending  under any legal or equital or chapter 13 must included.
List all lawsuits & administrative prothis bankruptcy case. (Married deb whether or not a joint petition is filed whether or not a joint petition is filed.)  CAPTION OF SUIT AND CASE NUMBER  Chase Bank Vs Joseph Bassmaji 09M1 175064  O4b. WAGES OR ACCOUNTS GAI process within (1) one year precedi information concerning property of joint petition is not filed.)	oceedings to which the debtor is control filing under chapter 12 or chapter 12 or chapter 14 or chapter 15 or chapter 15 or chapter 16 or chapter 17 or chapter 17 or chapter 18 or chapter 18 or chapter 19 or chap	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)  COURT OF AGENCY AND LOCATION  First Municipal Division Cook County  that has been attached, garnished or seized se. (Married debtors filing under chapter 12 mot a joint petition is filed, unless the spous	ely preceding the filing of g either or both spouses STATUS OF DISPOSITION Pending  under any legal or equit

PFG Record # 416564 B7 (Official Form 7) (12/07) Page 3 of 12

# Document Page 31 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

Name and Address of Person

Organization

	ECLOSURES AND RETURNS:		
returned to the seller, within	n repossessed by a creditor, sold at a foreclos one year immediately preceding the commenc rmation concerning property of either or both s a joint petition is not filed.)	ement of this case. (Married debto	rs filing under chapter 12
Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property	
case. (Married debtors filing	ECEIVERSHIPS:  of property for the benefit of creditors made winder chapter 12 or chapter 13 must include a pouses are separated and a joint petition is not	ny assignment by either or both sp	
Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement	
preceding the commenceme	s been in the hands of a custodian, receiver, o ent of this case. (Married debtors filing under ch ouses whether or not a joint petition is filed, un	napter 12 or chapter 13 must includ	e information concerning
preceding the commenceme	ent of this case. (Married debtors filing under ch	napter 12 or chapter 13 must includ	e information concerning

Relationship to Debtor,

If Any

Date

of

Gift

Description

and Value

of Gift

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 32 of 44

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value:

\$2,600.00

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2009 \$75.00

# Document Page 33 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

	STATEMENT OF FINA	NCIAL AFFAIRS	
10. OTHER TRANSFERS			
transferred either absolutely	ner than property transferred in the ordinary of or as security with two (2) years immediately apter 13 must include transfers by either or bo a joint petition is not filed.)	preceding the commencement of the	his case. (Married debtor
Name and Address of		Describe Property	
Transferee, Relationship		Transferred and	
to Debtor	Date	Value Received	
	rred by the debtor within ten (10) years immed	iately preceding the commenceme	ent of this case to a self-se
	` ', '	iately preceding the commenceme  Amount and Date  of Sale or  Closing	ent of this case to a self-se
trust or similar device of white Name of Trust or other Device  11. CLOSED FINANCIAL At List all financial accounts an otherwise transferred within financial accounts, certificate cooperatives, associations, include information concerni	ch the debtor is a beneficiary.  Date(s)  of  Transfer(s)	Amount and Date of Sale or Closing  r for the benefit of the debtor which encement of this case. Include che share accounts held in banks, cre ns. (Married debtors filing under ch	h were closed, sold, or ecking, savings, or other edit unions, pension funds, napter 12 or chapter 13 mi
trust or similar device of white Name of Trust or other Device  11. CLOSED FINANCIAL At List all financial accounts an otherwise transferred within financial accounts, certificate cooperatives, associations, include information concerni	Date(s) of Transfer(s)  CCOUNTS:  d instruments held in the name of the debtor of one (1) year immediately preceding the commes of deposit, or other instruments; shares and brokerage houses and other financial institution accounts or instruments held by or for either the country of the coun	Amount and Date of Sale or Closing  r for the benefit of the debtor which encement of this case. Include che share accounts held in banks, cre ns. (Married debtors filing under ch	h were closed, sold, or ecking, savings, or other edit unions, pension funds napter 12 or chapter 13 m

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

PFG Record # 416564

# Document Page 34 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANOIAL AI I AINO	
13. SETOFFS:			
of this case. (Married debtors fili	litor, including a bank, against a debt or ing under chapter 12 or chapter 13 mus s the spouses are separated and a joint	t include information concerning eith	•
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	
14. LIST ALL PROPERTY HELL	O FOR ANOTHER PERSON: er person that the debtor holds or contr	ols.	
Name and Address of Owner	Description and Value of Property	Location of Property	
occupied during that period and	TOR(S):  e (3) years immediately preceding the convacated prior to the commencement of		
If debtor has moved within three	e (3) years immediately preceding the co		
If debtor has moved within three occupied during that period and	e (3) years immediately preceding the covacated prior to the commencement of	this case. If a joint petition is filed, re	
If debtor has moved within three occupied during that period and of either spouse.  Address  16. SPOUSES and FORMER S  If the debtor resides or resided i Louisiana, Nevada, New Mexico	e (3) years immediately preceding the convacated prior to the commencement of  Name  Used	Dates of Occupancy  wealth, or territory (including Alaska, Visconsin) within eight (8) years imm	eport also any separate addre Arizona, California, Idaho, lediately preceding the

# Document Page 35 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

Name and Address of

Governmental Unit

17. ENVIRONMENTAL INFO	RMATION:		
For the purpose of this questi	on, the following definitions apply:		
toxic substances, wastes or n	any federal, state, or local statute or regulat naterial into the air, land, soil surface water, ting the cleanup of the these substances, w	ground water, or other medium,	
•	cility, or property as defined under any Envir ding, but not limited to, disposal sites.	ronmental Law, whether or not pr	esently or formerly owned o
"Hazardous material" means	anything defined as a hazardous waste, ha	zardous or toxic substances, pollu	utant, or contaminant, etc. ι
	ss of every site for which the debtor has red		-
or potentially liable under or in Environmental Law: Site Name	n violation of an Environmental Law. Indicat Name and Address	e the governmental unit, the date  Date	of the notice, and, if known
or potentially liable under or in Environmental Law:	n violation of an Environmental Law. Indicat	e the governmental unit, the date	of the notice, and, if known
or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addre	n violation of an Environmental Law. Indicat Name and Address	Date of Notice	of the notice, and, if known  Environmental  Law
or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addre	Name and Address of Governmental Unit	Date of Notice	of the notice, and, if known  Environmental  Law
or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addre Material. Indicate the governress	Name and Address of Governmental Unit  ss of every site for which the debtor providenental unit to which the notice was sent and	Date of Notice  ed notice to a governmental unit of the date of the notice.	Environmental Law
or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addre Material. Indicate the governress Site Name	Name and Address of Governmental Unit  ss of every site for which the debtor providenental unit to which the notice was sent and Name and Address	Date of Notice  ed notice to a governmental unit of the date of the notice.  Date	Environmental Law  f a release of Hazardous  Environmental

PFG Record # 416564 B7 (Official Form 7) (12/07) Page 8 of 12

Docket

Number

Status of

Disposition

# Document Page 36 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

S	TATEMENT OF FIN	ANCIAL AFFAIRS	
18 NATURE, LOCATION AND NAM	E OF BUSINESS		
a. If the debtor is an individual, list the ending dates of all businesses in whe partnership, sole proprietor, or was simmediately preceding the commenwithin six (6) years immediately preceding the commenwithin six (6) years immediately preceding the commenwithin six (6) years immediately preceding the commence of t	ich the debtor was an officer, direct self-employed in a trade, profession cement of this case, or in which the	or, partner, or managing executive , or other activity either full- or part- debtor owned 5 percent or more of	of a corporation, partner in time within six (6) years
If the debtor is a partnership, list the ending dates of all businesses in wh (6) years immediately preceding the	ich the debtor was a partner or owr		
If the debtor is a corporation, list the ending dates of all businesses in wh (6) years immediately preceding the	ich the debtor was a partner or owr		
Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or		of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
b. Identify any business listed in sul	Address		
The following questions are to be of has been, within six years immediate executive, or owner of more than 5 partnership, a sole proprietor, or self-	percent of the voting or equity secur	f this case, any of the following: an ities of a corporation; a partner, oth	officer, director, managing er than a limited partner, o
(An individual or joint debtor should within six years immediately precedi should go directly to the signature pro-			
19. BOOKS, RECORDS AND FINA	NCIAL STATEMENTS:		
List all bookkeepers and accountant the keeping of books of account and		tely preceding the filing of this bank	cruptcy case kept or super
	Dates Services		

Rendered

and Address

### Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 37 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
	nals who within two (2) years immediately propared a financial statement of the debtor.	eceding the filing of this bankruptcy case have	audited the books
	· ·	Dates Services	
Name	Address	Rendered	
	als who at the time of the commencement o	f this case were in possession of the books of a e, explain.	account and record
Name	Address		
	wo (2) years immediately preceding the con  Date Issued	ercantile and trade agencies, to whom a financ nmencement of this case.	
20. INVENTORIES  List the dates of the last two the dollar amount and basis		e of the person who supervised the taking of e	ach inventory, and
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other basis)	
b. List the name and addres  Date of Inventory	s of the person having possession of the rec Name and Addresses of Custodian of Inventory Records	cords of each of the inventories reported in a., a	above.
	, OFFICERS, DIRECTORS AND SHAREH		
·	nip, list nature and percentage of interest of	·	
Name and Address	Nature of Interest	Percentage of Interest	

# Document Page 38 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

S	IAIEMENI OF F	FINANCIAL AFFAIRS	
21b. If the debtor is a corporation, licontrols, or holds 5% or more of the		corporation; and each stockholder who directly or ne corporation.	indirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC	ERS, DIRECTORS AND SHAF	 EHOLDERS:	
f the debtor is a partnership, list the	e nature and percentage of part	nership interest of each member of the partnership	).
Name	Address	Date of Withdrawal	
Name	Address	- Wildiawai	
22b. If the debtor is a corporation, limmediately preceding the commer  Name  and Address		e relationship with the corporation terminated with  Date of  Termination	in one (1) year
	poration, list all withdrawals or d	listributions credited or given to an insider, includin	• .
form, bonuses, loans, stock redempt commencement of this case.	itions, options exercised and ar	ny other perquisite during one year immediately pre	eceding the
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to  Debtor	Purpose of Withdrawal	Description and value of Property	
24. TAX CONSOLIDATION GROU	ɔ:		
•	e name and federal taxpayer ide	entification number of the parent corporation of any ne within six (6) years immediately preceding the c	_

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 39 of 44

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of TaxPayer
Pension Fund Identification Number (EIN)

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/01/2009 /s/ Joseph Hanna Bassmaji

Joseph Hanna Bassmaji

X Date & Sign

Dated: 12/01/2009

/s/ Ellen Kennan Bassmaji

Ellen Kennan Bassmaji

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 40 of 44

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji / Debtors

#### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1				
Creditor's Name:	Describe Property Securing Debt:			
Chase Manhattan Mortga	9808 Eden Avenue Schiller Park, IL 60176 - (Debtors primary residence)			
Attn: Bankruptcy Dept.				
	0790 Rancho Bernardo Rd			
San Diego CA 92127				
Property will be (check one):				
□Surrendered	Retained			
If retaining the property, I intend to (check at I	least one):			
□Redeem the property	□Redeem the property			
■Reaffirm the debt				
□Other. Explain	(for example, av	oid lien using 110 U.S.C. §		
522(f)).	· · · · ·			
Property is (check one):				
■Claimed as exempt	□Not claimed as exempt			
	ect to unexpired leases. (All three co lease. Attach additional pages if ne			
Lessor's Name:	Describe Property Securing Debt:	Lease will be		
		assumed pursuant to		
NONE		11 U.S.C. § 365(p)(2):		
		□ Yes □ No		

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.				
Dated:	12/01/2009	/s/ Joseph Hanna Bassmaji	X Date & Sign	
		Joseph Hanna Bassmaji	A Date & Sign	
Dated:	12/01/2009	/s/ Ellen Kennan Bassmaji	X Date & Sign	
		Ellen Kennan Bassmaji	A Date & Sign	

Case 09-47257 Doc 1 Filed 12/15/09 Entered 12/15/09 11:40:44 Desc Main Document Page 41 of 44

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji and Ellen Kennan Bassmaji, Debtors

Bankruptcy Docket #:

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Del	otor(s), to the undersigned, is as follows:	
For legal services, Debtor(s) agrees to pay and I h	ave agreed to accept	\$2,600
Prior to the filing of this Statement, Debtor(s) has p	aid and I have received	\$1,900
The Filing Fee has been paid.	Balance Due	-\$700
The source of the compensation paid to me was:		

2.

Debtor(s)		ther:	(specify
-----------	--	-------	----------

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Ross T Brand 12/14/2009 Dated:

> Attorney Name: Ross T Brand LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

> > Page 1 of 1 Form B203 (12/94)

Bar No: IL 6294886

## Document Page 42 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Hanna Bassmaji, and Ellen Kennan Bassmaji, Debtors

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/01/2009 /s/ Joseph Hanna Bassmaji

Joseph Hanna Bassmaji

X Date & Sign

Dated: 12/01/2009

/s/ Ellen Kennan Bassmaji

Ellen Kennan Bassmaji

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

the Code. It is up to the court to decide whether the case should be dismissed.

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299 Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

I (We), the debtor(s), affirm that I (we) have received and read this notice.				
Dated: 1	12/01/2009	/s/ Joseph Hanna Bassmaji		Sign & Date Here
		Joseph Hanna Bassmaji		Here
Dated:	12/01/2009	/s/ Ellen Kennan Bassmaji	4	Sign & Date
		Ellen Kennan Bassmaji		Sign & Date Here
Dated:	12/14/2009	/s/ Ross T Brand		
		Attorney: Ross T Brand	Bar No: IL 6294886	